B.S. B File 15/12/27

P 18E

P

App. F. IX-4

1926-27.

File No. 48-26

Previous References (E. D)

Serial Nos. 1-3.

Later References

E.S. 88-27-F

General and Revenue Secretariat.

Serial Nos. Nil.

Part B for January 27

SUBJECT

Economic Survey of Walale Village in Ranjangaon taluka

Rudolaing

2586

(1)

G.S. 48-26

G.R.S. III—3]

Routine Notes.

[To be used only for notes, requisitions, etc., not intended for permanent record.]

Coop Secd

Invite attention of Registr Coop. Societies to this Report & request him to report how many times ~~the~~, the Asst Registr. & Depts visited this Society during the last 3 years; & why it has not functioned satisfactorily; & whether it cd not be reinstated with life & does Dsire one some of the defts & give the members a chance of redeeming them.

4601
1/11

Lee
1/11/26

draft attached
GRS
1/11/26

Send with a draft for appl

Rect. dated 28th ult. from the Registrar co-operative Societies, Delhi, forwarding a copy of the constitution, rules & bye-laws of the Rajabagh Village Co-operative Credit Society Ltd.

SW D)
WT 9/11/26

Note.
2/11/26

N.B.—Should routine notes be written on small slips, the notes must be copied, or slips pasted on this form.

appd issue
GRS
10.11.26
WT 10/11

10/11

C.S. 48-26

1586

G.R.S. III—3]

Routine Notes.

[To be used only for notes, requisitions, etc., not intended for permanent record.]

Sec(4) To

The Registrar of C.S.

No. 3296/13/11/26.

In inviting his attention to Section VI of the publication "Economic Survey of Kalale Village, Nanjangud Tq, Mysore District" by the Mysore Co-operative Propaganda & Statistical Bangalore, Requests him to Report on the number of Cattle the Co-op. Society in the locality mentioned by the Asst. Registrar and the Secretary during the last three years & the reason why the Society has not functioned satisfactorily &c.

From The Regr of C.S. (2) Gen A

No. 2914/CS. dt 3/12/26

Forwards copy of report dt 27/11/26 from the Asst Regr, Mysore & states that the Society has not developed owing to the conservatism of the local people & the counter influence of the local money lenders.

N.B.—Should routine notes be written on small slips, the notes must be copied, or slips pasted on this form.

G.R.S. III—3]

Routine Notes.

[To be used only for notes, requisitions, etc., not intended for permanent record.]

to the Regr of C.S.

Draft calling for four copies of the "Economic Survey of Kenkeile village, Nanjangud TK, is put up for approval, as copies are wanted for reference ~~in the~~ Hdqrs.

10/11/26.

Issue
VS
10/11/26

Sub A.

GEN. & REV. SECRETARIAT
16 NOV. 1926
DEVELOPMENT BRANCH.

Issued vide 3238 of 12/11

Four copies were recd on 16/11/26. One of them was sent to L-S-G. Bgr. for taking action re breeding bulls.

N.B.—Should routine notes be written on small slips, the notes must be copied, or slips pasted on this form.

3375

WD 01229—GPB—37,500—1-9-26
App. F. III—2]

General and Revenue Secretariat

C.-S. File No. 48 of 1926.

Serial No.

Subd for perusal & orders.

Refce para 1 above.

7/12/26.

The Asst Regr's letter (encl) is for perusal. The Regr states that the obstacles in the way of the proper development of the Society are the conservatism of the people and the counter influence of the local money-lenders.

After the general meeting of the Society during this month, perhaps the Society may work better.

Subd for perusal.

Sec. D 14/12

The working of this society is perhaps typical of the generality of societies in the field. If the Dept can expect no better progress because of the conservatism of the people and the counter influence of moneylenders it can do very little in other places also as those forces are ranged against it everywhere.

Perhaps the real explanation is that Co-operative societies can do little where the funds required can only be given by a Land mortgage Bank. The total mortgage debt in this village is reported to be Rs 35,000 and and the society can do little against this in endless

Refer to Conference. This can next

1st member 19/12 20/12 18/12 17.12.26.

6323 18/12

NOTE—Contn. Sheet

WD 01229—GPB—37,500—1-9-26

App. F. III—2]

General and Revenue Secretariat

C.S. File No. 4.8 of 1926.

Serial No.

A draft letter is submitted for consideration.

21/12/26. VS

Dft for appl

Secy I)

WP 22/12

Revised & appd.

GRS 22-12-26

Issue WP 23/12

VS 23.12.26

3 To

The Registrar of C.S.

No D 4996 of 31/12

With Reference to 2c (2) states that the question of affording relief to people involved in heavy mortgage debt as Reported in the Economic Enquiry Report on Kalala village by the establishment of Land Mortgage Banks which can issue long term loans and Restricting the operations of Cooperative Societies to providing short credit may be considered at the next Cooperative Conference.

B & Secy

GEN. & REV. SECRETARIAT,
17 JAN. 1927
DEVELOPMENT BRANCH.

NOTE—Contn. Sheet

1

THE MYSORE CO-OPERATIVE PROPAGANDIST INSTITUTE

No. 1. ALBERT VICTOR ROAD, CHAMARAJPET

GEN. & DEVELOP. 2854 BANGALORE CITY

No. DATED 29th October 1926.

My dear Mr. Vedavyasa Char,

I send herewith for your kind perusal a copy of a report on the Economic Survey of Kalale Village in the Nanjangud Taluk. I hope you will find the Report interesting and any suggestion that you may be able to give to improve the Report on similar surveys in the future of other Villages will be most welcome.

As you may notice the aim of the report is more practical than academical and it is mainly intended as a means to arouse interest for the adoption of more vigorous measures especially in the sphere of Co-operation, for the amelioration of the lot of our rural agriculturists.

Yours sincerely,

M. Nanjunda Rao

To

V. Vedavyasa Char Esq., B.A.,

Rev. Secretariat,

B A N G A L O R E

Sent by hand 16/11/26

THE MYSORE CO-OPERATIVE
PROPAGANDIST INSTITUTE
BANGALORE

Economic Survey of Kalale Village, Nanjangud Taluk, Mysore District.

BANGALORE CITY:
THE BANGALORE PRESS, LAKE VIEW, MYSORE ROAD
1926

THE MYSORE CO-OPERATIVE
PROPAGANDIST INSTITUTE.
BANGALORE

Economic Survey of Kalale Village, Nanjangud Taluk, Mysore District.

BANGALORE CITY:
THE BANGALORE PRESS, LAKE VIEW, MYSORE ROAD
1926

2913-26

INTRODUCTION.

The accompanying monograph is an attempt at an economic survey of the village of Kalale in the Nanjangud Taluk, Mysore District. It has been written under my direction by Mr. Kalale Subba Rao, B.A., who is employed in the Mysore Provincial Co-operative Apex Bank, Bangalore, and is based upon materials gathered by him. The survey is necessarily imperfect on account of various difficulties incidental to economic investigations in the present level of our knowledge relating to this branch of life and the statistics given cannot also be said to be correct to a figure in every case. The survey, however, brings to light two factors, the first of which needs remedial measures and the second of which needs more encouragement than at present—

(1) The stoppage of exploitation by money-lenders of cultivating ryots much to the prejudice of the latter;

(2) the necessity for the adoption of improved methods of cultivation so as to enable the agriculturists to hold their own against exploitation and for increasing the yield from the land and thereby promoting a higher standard of life.

The establishment of co-operative societies, not to speak of other means of help, seems to me eminently fitted to bring relief to the rural people of limited means and of limited horizon. It is intended that this monograph should serve as a guide to those who are desirous of rural reconstruction, as well as for those who are anxious for the wider development of co-operation as a means towards rural reconstruction.

It is the desire of the Mysore Co-operative Propagandist Institute to initiate measures to establish about two hundred model rural co-operative societies in the course of about two years in selected villages in all the taluks of the State, and it is also hoped that preliminary investigations on the lines mentioned in this monograph before a society is established, will go a great way to avoid some of the pitfalls in the way of Co-operative Societies especially in the earlier years of their working. It will be no presumption if a statement is ventured that the monograph gives insight into some of the other spheres of life of the simple folk of our villages.

M. Shama Rao,

President,

Mysore Co-operative Propagandist Institute,

Bangalore.

CONTENTS.

	PAGE
SECTION I.	1
The Village and its Situation—	
Situation.	
Village tank and water facilities.	
Soils.	
SECTION II.	3
The Inhabitants of the Village—	
Main blocks of the inhabited village.	
Different communities.	
Figures from Census.	
Occupations.	
Village artisans.	
Communal organization.	
SECTION III.	10
Land Tenures and Fragmentation of Holdings.	
SECTION IV.	12
Live-Stock and Agricultural Implements—	
Implements used.	
Statistics relating to live-stock.	
Cattle welfare.	
SECTION V.	16
Crops Grown—	
Principal crops grown.	
Wet land cultivation.	
Plantain cultivation.	
Cocoanut gardens.	
Betel-vines.	
SECTION VI.	20
Agricultural Indebtedness—	
A rough estimate of the amount of debt.	
The village co-operative society.	
SECTION VII.	22
Miscellaneous—	
Sanitation.	
Medical aid.	
Education.	
Village temples.	
APPENDIX	25

Economic Survey of Kalale Village, Nanjangud Taluk, Mysore District.

SECTION I.

The Village and Its Situation.

The revenue village Kalale, nearly four square miles in extent, is a big village in the Nanjangud Taluk, Mysore District. The ancient name which is still retained by some is Venupuri. As the name suggests it must have been a thick forest of bamboo trees before the village came to be formed. The present name seems to have been derived from the Kanarese word "ಬಿದಿರು ಕಳಲೆ" (Bidaru-Kalale).

The village is situated south-west of the taluk headquarters and at a distance of five miles from it. Four-fifths of the distance lies on the Niligiri Road and the road leading to the village though a cart-track is convenient for all kinds of ordinary locomotion. The nearest Railway Station is the one at Nanjangud.

Since the village lies in the Mysore Plateau it is about 2,000 feet above the sea-level. No forests or hills are found to lie in the vicinity; but there are thick undergrowths and groves of palm-trees. Though the village does not abound in excellent natural scenery still it is considered by visitors in general that it has an attraction of its own. Excepting in low and marshy places the soil throughout is generally regarded as fertile. The rainfall being moderate, extending to about 28 inches per year—which is the average rainfall of the taluk—and receiving the benefit of both the monsoons, the North-East and the South-West, vegetation is fairly good. The rainiest months in the year are from June to September. Rainfall in the months of June and July is more reliable than that in September. The cold weather crops depend on the rainfall of September and if this fails failure of ragi and other crops of foodgrains generally follows.

The chief source of water for wet land cultivation is the village tank. It occupies an area of 200 acres. In recent years the tank has become shallow and unless it fills during both the monsoons there will not be enough water to irrigate sufficiently the whole "Atchkat" covered by the tank. It has got three feeder channels out of which one issues from the Halenahalli Anekat. This anekat is constructed across the river Gundlu which is a tributary to the river Kapila. The channel runs for a distance of

fourteen miles and during flood-seasons it brings all sorts of jungle trees, weeds and silt along with it and the silt deposit is increased year after year. At present Government have sanctioned an annual grant of Rs. 725 for silt clearing work. Out of this is met the pay of a temporary *soudi* and a maistry which come to Rs. 98 and the balance of Rs. 627 is used for silt-clearing purposes. This amount is stated to be quite inadequate.

The other two channels feeding the village tank come from distant hilly parts and when there is heavy rainfall in the woodlands and hills the surface water of that area flows through these channels to the tank. As compared with the other channel the supply from these two channels is limited.

There are no irrigation wells in the village, from which an extra supply of water can be obtained to irrigate paddy lands. There are, however, a few such wells the water of which is utilized for betel-leaf gardens.

For domestic consumption there are a number of ponds and wells which ensure ample supply for both drinking and washing purposes.

The soils of the village may be broadly divided into three distinct types. In comparatively plain and low lying lands we come across the medium black or light black soil known as "Yeremannu" (ಎರೆ ಮಣ್ಣು). This is of a clay type and cracks in hot seasons. Most of the wet lands and some of the garden and dry lands are composed of this soil and it is considered to be a better kind of soil than the red soil found in the higher parts. The fine quality of the soil in the low lands is supposed to be capable of yielding a full normal crop under average conditions. The most important characteristic of this soil is its retentive power of moisture. This type of soil in some lands contains a greater percentage of sand than in others. In this condition the soil is said to be suitable for growing patatoes, onions and such other kinds of vegetable crops. Most of these lands are ploughed after the winter crop is reaped and kept ready by harrowing several times for the "Mungaru crop".

The next variety is the red soil. In all the upper parts of the village this type exists and forms a large area. To a depth of one foot it forms shallow soils with a distinct red colour. "It is a very porous, dry and hungry kind of soil." As the soil is porous the rain water that falls upon it is soon absorbed. The porosity extends beyond the range of crop roots and as such crops do not thrive so well as in black soil.

The third kind of soil known as "Karlu" (ಕರ್ಲು) does not lend itself well to agricultural operations. Paddy is grown on some portions of it though the yield is very poor.

On the whole, the soil of the village is generally fertile but has been undergoing much exhaustion for want of recuperation. In this connection an extract from an article with the heading "The Robbery of the Soil" by Mr. L. K. Elmhirst, published in the *Modern Review* of October 1922, may be usefully quoted :—"To continue indefinitely taking any of these life-forming elements from the soil without adequately replacing them is robbery, not merely of the soil itself, but of the future generations which have to live upon it. Thus the damage done in the district of Birbhum and over large parts of India to-day is irreparable." These observations more or less are equally applicable to the lands of the Kalale village, not to speak of other villages.

SECTION II.

The Village and Its Inhabitants.

The area of the inhabited portion of the village is 34 acres and is divided into five main blocks known as Teligageri, Kallahallikeri, Doddatorageri, Brahmins' block (ಬ್ರಾಹ್ಮಣರಬೀದಿ) and Panchama block (ಹೊಲಗೇರಿ). The entry to the village after leaving the main road leading to the Nilgiris, at the distance of about a mile, is through the Teligageri. This block is composed of 96 houses of Teligars, 5 of Devangas and 12 of Lingayats. The Teligars must have long settled in the village as the Telugu language that they speak shows much corruption. Some of these people are money-lenders and the majority are traders. The Devangas pursue the occupation of weaving as is usual with this class. They also speak Telugu and resemble the Teligars in their customs and manners. The main road through the Teligageri is met by three cross roads—the first of them leading to Kallahallikeri and Holageri and the second and the third leading to the Brahmins' block. The Kallahallikeri is composed of 100 houses of Parivara or Toreya people as they are also called, 36 of Kurubars, 3 of Muhammadans, 8 of village artisans and 14 of others. To the north of this is situated the Panchama block where there are 63 houses of Panchamas and 3 of Madigas. To the south of Kallahallikeri stands the Brahmins' block where there are 35 houses of Brahmins consisting of Vaishnavas, Srivaishnavas, Smarthas and Halekarnatakas. Of late 2 Ursu families also have taken up residence in this part. The Brahmins' block is in the form of a square, the western side of which is occupied by the temple of Sri Lakshmikanta. All the roads are broad and fairly good also. On either side of the road there are rows of houses excepting in the centre where there are ruins of the house of the old Dalvoy family who once resided in the village. Proceeding from the Brahmins' block we go to Doddatorageri and

this is the last block. Here are 98 houses of Parivara people, 4 of oilmongers, 1 of Christian and 12 of others. Beyond this, to the south is the village tank.

The total population of the village, according to the figures maintained by the Shanbhogue is 2671, and is distributed among the different communities as follows :-

Community	No. of Houses	Adult Males	Adult Females	Boys	Girls
Brahmin	35	88	84	18	14
Ursu	4	9	10	2	2
Lingayat	12	24	24	5	4
Nattuva	4	5	15	3	..
Devanga	5	10	12	2	1
Mussalman	3	7	5	..	..
Gangadikar Vokkaliga ..	4	12	14	2	2
Besta	1	2	3	..	..
Ganiga (Oilmonger)	4	7	9	1	..
Washerman	3	16	14	2	1
Goldsmith	2	4	5	..	..
Blacksmith	1	1	2	..	..
Barber	3	6	9	..	1
Golla (ಗೊಲ್ಲ)	1	2	3		..
Kuruba (ಕುರುಬ)	36	88	83	19	14
Handi Jogi	1	3	3	..	..
Teligars	96	213	253	51	40
Parivara	198	451	459	95	79
Christian	1	3	1	2	..
Panchama	63	141	148	30	25
Madiga	3	4	4	..	..

In this list it may be noted that the Gollas though belonging to the cowherd community are traders also. All the Brahmins of the place own lands. Eight Srivaishnavas have also employments in the temple of Sri Lakshmikanta on small salaries. Eight of the other sects of the Brahmin community are Shanbhogues ; 5 are employed as schoolmasters ; one is an Ayurvedic Doctor and one a Government pensioner.

The Teligars possess lands but they also earn large profits by means of trade and money-lending. The agriculturists of the village are largely exploited by this community. Towards the sums due to the Teligars towards principal and towards interest the agriculturist debtors are persuaded to give grain at harvest time at comparatively cheap prices. Further in the sowing season when agriculturists generally are in need of money they borrow the required sums from Teliga money-lenders at very high rates of interest stipulating to repay the amount borrowed with interest at the next

harvest—an interval of about five months. In this method of borrowing money the rate of interest has often gone up to 70 per cent per annum on calculation. The *modus operandi* of a money-lender of this class is somewhat as follows :—When the grain is being harvested he goes to the place with gunny bags on his shoulders. His first function is to appropriate as much of the grain as will give a full discharge for the amount of interest due. The next step is by soft words to persuade the borrowing agriculturist to give grain instead of cash towards the principal also at a price favourable to the Teliga lender. The agriculturist borrower to avoid the trouble of raising cash from other money-lenders and for fear of giving offence to the particular money-lender with whom he has been dealing generally consents to part with the grain on terms more favourable to the money-lender than to himself.

The Teliga trader persuades other agriculturists also who have no monetary dealings with him to part with their grain by representing to them that the market has become dull and that prices are on the decline. In this way he collects large quantities of grain and sells them at profit at shandies or at Mysore. From shandies and from Mysore he transports jaggery, cloths, fancy things and other articles for which there is demand in the village and makes profit out of them also.

The largest community of the village is, however, the Parivaras (or Toreyas as they are also called). The Parivaras, almost all of them, directly engage in agricultural operations and have no secondary occupation. There are 198 families divided into two groups of 100 and 98 families respectively. As has already been mentioned, 100 houses are in Kallahallikeri and 98 are in Doddatorageri. Though both these divisions profess to belong to the Toreya caste yet Doddatorageri people regard themselves as superior to those living in Kallahallikeri on the ground that their ancestors were the confreres of Palegar Maranayaka whom Yaduraya of Dwaraka, the first founder of the present ruling family of Mysore, killed in battle and established himself on the Mysore Gadi. No social relations exist between these two divisions and the Doddatorageri refuses all advances at establishing such relations by the Kallahallikeri section. Any member of the Doddatorageri violating this rigid ban is visited with social ostracism and is expelled from their "Keri" by means of social persecution. In the temple of Sri Lakshmikanta it is the people of Doddatorageri that are given precedence over the other section.

With all their claims to superiority the descendants of the associates of Maranayaka live in penury. Most of them are half starving and wear but a loin cloth and kambli. They do not generally do their work with earnestness and their earnings are not enough to give them a full living during the whole year. Usually

harvest--an interval of about five months. In this method of borrowing money the rate of interest has often gone up to 70 per cent per annum on calculation. The *modus operandi* of a money-lender of this class is somewhat as follows :—When the grain is being harvested he goes to the place with gunny bags on his shoulders. His first function is to appropriate as much of the grain as will give a full discharge for the amount of interest due. The next step is by soft words to persuade the borrowing agriculturist to give grain instead of cash towards the principal also at a price favourable to the Teliga lender. The agriculturist borrower to avoid the trouble of raising cash from other money-lenders and for fear of giving offence to the particular money-lender with whom he has been dealing generally consents to part with the grain on terms more favourable to the money-lender than to himself.

The Teliga trader persuades other agriculturists also who have no monetary dealings with him to part with their grain by representing to them that the market has become dull and that prices are on the decline. In this way he collects large quantities of grain and sells them at profit at shandies or at Mysore. From shandies and from Mysore he transports jaggery, cloths, fancy things and other articles for which there is demand in the village and makes profit out of them also.

The largest community of the village is, however, the Parivaras (or Toreyas as they are also called). The Parivaras, almost all of them, directly engage in agricultural operations and have no secondary occupation. There are 198 families divided into two groups of 100 and 98 families respectively. As has already been mentioned, 100 houses are in Kallahallikeri and 98 are in Doddatorageri. Though both these divisions profess to belong to the Toreya caste yet Doddatorageri people regard themselves as superior to those living in Kallahallikeri on the ground that their ancestors were the confreres of Palegar Maranayaka whom Yaduraya of Dwaraka, the first founder of the present ruling family of Mysore, killed in battle and established himself on the Mysore Gadi. No social relations exist between these two divisions and the Doddatorageri refuses all advances at establishing such relations by the Kallahallikeri section. Any member of the Doddatorageri violating this rigid ban is visited with social ostracism and is expelled from their "Keri" by means of social persecution. In the temple of Sri Lakshmikanta it is the people of Doddatorageri that are given precedence over the other section.

With all their claims to superiority the descendants of the associates of Maranayaka live in penury. Most of them are half starving and wear but a loin cloth and kambli. They do not generally do their work with earnestness and their earnings are not enough to give them a full living during the whole year. Usually

they are thriftless and extravagant and squander on festive occasions.

Now to the Kallahallikeri. The people living in this block seem to be better placed as regards food and clothing though they also possess limited means and struggle hard to make both ends meet. For want of sufficient income from their dry lands they have resorted to betel-vine cultivation to supplement their income. It is commonly believed that these people are more prudent than their brethren of Doddatorageri. The women belonging to this community weave mats from palm leaves and sell them ; they make ropes from fibres and thereby supplement the income of the family. In spite of some of these advantages the occasions when these people resort to money-lenders are not rare.

Once every year these two parties of the Toreya community celebrate the festival connected with the Goddess Aladamma. She is considered to have control over small-pox and other epidemic diseases. For this festival certain sacred relics deposited in the Dalvoy's house at Mysore are brought annually and are displayed in the annual procession of the Goddess. The Doddatorageri people enjoy the privilege of the first initiative in the worship of this Goddess and the other party is content with the second chance. About 15 years ago there was a violent disagreement between these two communities which is said to have ended in a hand-to-hand fight. As a result for several years afterwards no magisterial license was issued to either party till two years ago when the two parties effected a compromise, after being mulcted of nearly five thousand rupees. The total expenses for this festival are stated to exceed Rs. 2,000 a year. There is sacrifice to the Goddess on a large scale, of sheep and goats as well as entertainment of guests congregating there from outside places.

Panchamas.—There are 163 houses in the Panchama block. This community is said to be generally addicted to drink. As the result of temperance propaganda some years ago 6 or 7 families are believed to have given up drinking altogether. These people are also poor and are under the heel of the money-lender.

Labourers.—These, of course, are not a caste by themselves but are drawn from all the communities. There are 128 males, 170 females and 183 dependants depending on agricultural labour. The daily wage for a man is annas six and for a woman or boy (below 16 years) annas three only. During harvest seasons they are paid at five or six seers of ragi, jola or paddy per day. In cocoanut gardens they get 5 cocoanuts for every 100 removed from trees and 4 for every 100 whose rind is removed. These people are not in debt for the simple reason that they have no property

and the money-lender, therefore, looks askance at them. Some women of Doddatorageri work in the houses of some of the Brahmins as maid-servants. They are given annas four a month and a used saree once a year. Some of the Toreya and Panchama males are entertained as farm servants on an annual payment of Rs. 10 with food and clothing.

Among other communities such as Kurubars, village artisans, etc., many have taken up agriculture as a secondary occupation. The economic position of these people is slightly better than those whose mainstay is agriculture. The village artisan such as blacksmith, carpenter, washerman or barber, each gets from 15 to 30 seers of grain from every family which he serves. This income is also supplemented with the income from their lands. Below are given the family budgets of a Barber and a Teliga of ordinary means.

Barber.

The family consists of 2 men, 2 women and 6 children. He possesses no lands of his own but has taken 3 acres of dry land for Guttige, 2 acres for Vara and cultivates a plantain garden on Vara system. Last year he grew Bengal-gram, green gram and horse-gram in the dry land. From plantain and wet land cultivation he got an income of Rs. 200. Items of income and expenditure stood as follow. He sold his produce and his total income including the professional income was Rs. 507.

Expenses.	Rs.
Family maintenance	320
For his profession	25
Jatra, etc.	27
Ploughshares, etc.	5
Clothes	60
Interest on his debt	48
Total	Rs. 485

He borrowed two sums of Rs. 100 each for house-building purposes 3 and 5 years ago respectively. The first carries interest of 18% and the other 3 pallas of grain per annum. He has paid interest on the two for 3 and 2 years. He has not been able to reduce his debt partly for the reason that the money-lender refuses to receive part-payments towards the principal.

Family Budget of a Teliga of Average Means.

The family consists of 4 males, 2 females and one girl. They own 9½ acres of dry land in scattered plots. The lands had been leased to others for cultivation on Vara system. The male members are engaged in trade and visit weekly shandies held in places like

Saraguru, Hembragala, Terakanambi and Marahalli. The female members of the family help the males in getting the things for the market ready. The statement of income and expenditure for 1924-25 of a Teliga family is as follows :—

Income.	Rs.	A.	P.	Expenses.	Rs.	A.	P.
From lands ..	80	0	0	Land assessment ..	11	11	0
Trade	670	0	0	Tax on trade ..	2	0	0
				Clothes	70	0	0
Total ..	750	0	0	Jatra, etc. ..	40	0	0
				Land improvement	30	0	0
				Domestic expenses other than for ragi and rice	100	0	0
				Ragi and rice ..	192	0	0
				Touring and other expenses	100	0	0
				Total ..	555	11	0

At the end of the year an existing debt of Rs 200 was cleared. A second debt of Rs. 100 taken four years ago at 24 per cent per annum still remains undischarged.

Weavers.

There are 5 houses of Devanga people but only 3 are carrying on their profession. They have got 4 handlooms. Yarn and other raw materials are procured from Mysore or shandies. Since coating, shirting, and such other cloths are supplied by the mills at cheap rates, they manufacture only sarees of ordinary wear for village females. To make a saree it takes 2 or 3 days. Females help them. For weaving 2 sarees 5 Rs. worth of yarn is required and 2 sarees are usually sold for Rs. 8. If we take labour charge which comes to Rs. 2-8-0 into consideration the margin of profit is very low. On account of domestic circumstances and absence of financial aid they cannot stock the articles and sell for better prices.

Family Budget of a Weaver.

The inmates consist of one man and two women. The head of the family owns 8 acres and 32 guntas of dry land. Last year income from agriculture was Rs. 68 and from profession Rs. 200. Out of the income he spent Rs. 178 on his household. Rs. 8 for Jatra, etc., and paid Rs. 8–4–0 for assessment. He did not spend anything for clothes as he himself was a weaver. Out of the balance he paid Rs. 66 towards interest and the remaining Rs. 8 was spent on miscellaneous items.

He borrowed a sum of Rs. 250 a few years ago at 18 per cent per annum for purchasing land. Owing to bad seasonal conditions prevailing for the last two or three years the income from land was very poor. To pay up the accumulated interest recently he contracted two loans of Rs. 50 each, one at 24 per cent and the other at 4 pallas of paddy per annum.

A number of other family budgets is also appended.

Caste Panchayats.

The Caste Panchayat exercises effective control over the members of its own community in the case of such offences as uttering falsehood, theft, disobedience to communal customs, matrimonial derelictions. Such offences when proved before the panchayats are visited with fines and the delinquent is also required to feed a certain number of caste people at his expense. The amount of fine to be imposed and the number of people to be fed are regulated according to the nature of the crime irrespective of the means of the culprit. Each caste chooses its own head in whom it has confidence and it is the latter's duty to keep an account of the money contributed by the members of the caste and to spend it for common purposes as fixed by the Caste Panchayat. In Torageri and Kallahallikeri sums of not less than Rs. 500 a year are collected and in Holageri the sum may come to Rs. 100. These sums are spent on festivals and caste entertainments. The scope of the communal organization is restricted only to the functions mentioned here.

This survey of the positions of different communities enables us to divide the inhabitants of the village into a certain number of groups based on their economic standing.

(1) Big landlords who are a handful and who are not indebted to money-lenders.

(2) Landowners chiefly among Brahmin class who have supplementary sources of income though the main source is from land. It is more or less a struggle with these people to balance their income and expenditure. They contract debts for marriages and such other occasions but find it very hard to pay even the interest that accrues.

(3) This class consists of Teliga tradespeople and of the artisans of the village who own some lands but depend upon other sources for the larger portion of their income. In this class obligation to money-lenders is not uncommon though limited.

(4) The fourth class consists of small landowners who depend entirely on agriculture for their income and form the majority of the population and among whom indebtedness is extremely common.

(5) Labourers who own no lands and to whom no loans are possible.

The following table gives an idea as to how the population of the village is distributed according to their occupations :—

Occupation	Men	Women	Dependants
Trading	81	91	88
Agriculture	387	430	584
Weaving	16	18	10
Labour	128	170	183
Other occupations	23	19	16

SECTION III.

Land Tenures and Fragmentation of Holdings.

The system of land tenure prevailing is the usual survey guarantee of fixity of assessment for 30 years. There is a small extent of land which comes under the head of Inams. Proprietors of lands when they farm out their lands generally do so on what are known as Guttige and Vara system. On Guttige tenure the tenant agrees to pay a fixed sum of money or a fixed quantity of the yield to the landlord for a fixed number of years or for an indefinite period terminable at the option of the landlord or the tenant after the harvest of the year. According to Vara tenure the tenant agrees to pay yearly half or some other proportion according to circumstances of the yield on the land.

Generally all the dry lands in the possession of non-cultivating landlords are rented on the Vara system. The tenant is entirely responsible for all agricultural operations and for any cost incurred by him. Vara tenure is popular with the resident landlords. Their presence in the village helps them to keep a close supervision over the tenant and see that he attends to all agricultural operations in proper time. The tenant also feels that this form of tenure gives him greater advantage inasmuch as when crops fail or there is a deficiency of crop on account of seasonal variations he has not to find extra money or grain if necessary, like a tenant on Guttige tenure to make up the deficiency. The landlord, however, has no claim to the straw which belongs entirely to the tenant. Absentee landlords who possess dry lands to avoid the trouble of being present during harvest season give their lands on Guttige ranging from 1 to 2 pallas per acre of ragi, jola or other grain grown on the land.

Now coming to wet lands, Guttige and Vara systems hold good in their case also. Usually, however, wet lands are not taken on Guttige tenure for the very plain reason that the tank may not fill and consequently there may be a shortage of water for irrigation

purposes. Where a wet land is taken on Guttige it is only so when the land is situated close to the source of the water-supply and even then with a proviso that in case there is shortage of water the landlord should share the yield with the tenant. The Guttige for an acre of wet land varies from 3 to 8 pallas of paddy.

Almost all the cocoanut gardens that belong to non-cultivating landlords are rented on Guttige system. Here the tenant pays a fixed sum annually to the landlord in two instalments. The Guttige is calculated at Rupee one and one cocoanut for an average tree. Inferior trees generally pay from annas four to rupee one while superior ones pay from rupee one to rupee one and annas eight. The dried leaves which cannot be used for weaving mats and overgrowths of the trees belong to the landlords and if the owner resides in a different place he charges an extra sum for this item. The tenant has to look to all cultivation operations and to the trimming and proper maintenance of the hedges surrounding the garden.

Under the Raiyatwari tenure there are 188 acres of wet land, 979 acres of dry land and 306 of *bagayet* including 23 acres of betel-leaf garden. Under Inams there are 8 acres of wet, 45 of garden and 401 of dry land. The total area of reserve toddy groves, gomals, tanks and Kattes, etc., is 583 acres.

About 50 per cent of the total cultivable land is stated to belong to Brahmins. Of this area only a very small portion is under direct cultivation of these landlords, the rest being given out either on Guttige or Vara tenure. It may be noted that one Brahmin family and two Ursu families take a direct part in the cultivation of lands belonging to them. The trading community of the village known as Teligas own some lands but are not themselves cultivators. Thus almost all the lands are in the hands of the Parivara and the Panchama people. About 550 people cultivate their own and others' lands and 50 people cultivate only others' lands themselves possessing no lands. There are 183 agricultural labourers. The number of people that have found other occupations roughly comes to 80.

The gross land revenue of the village is Rs. 3,050. The different cesses imposed and their amounts are noted below :—

				Rs.	A.	P.
Local Fund	..	..	..	192	0	0
Railway cess	..	..	..	49	0	0
Irrigation cess	..	..	..	5	2	0
Education cess	..	..	..	96	6	0
Salabadu (ಸಾಲಬಾದು)	,,	..	..	426	0	0
		Total	,,	768	8	0

Sub-Division of Holdings.

The scope of the present enquiry did not permit of an elaborate investigation into the sub-division of holdings though it is regarded as one of the prime causes for the lesser productivity of land and as a consequence for the backwardness of agricultural industry. The fragmentation of land indiscriminately reduces the efficiency of cultural operations and the increase of the yield from the land.

The fragmentation of land is more or less due to economic necessity. With increasing population and absence of variety of occupations, naturally land is coveted with eagerness even in fragmentary portions. The evil result of indiscriminate fragmentation can be very well illustrated by reference to a few figures relating to the village under investigation. According to a rough estimate made, there are only about 12 plots which have an area above 20 acres and 10 plots which have an area between 15 and 20 acres and 15 plots between 10 and 15. If we deduct the area of these plots from the total area of the cultivated land we have an idea as to how far sub-division of holdings has proceeded. The area of holdings having more than 10 acres of land in one plot roughly comes to 600 acres. The remaining area is divided into nearly 700 holdings of less than 10 acres. While plots between 5 to 10 acres are in minority, plots below 5 acres are in plenty. Even if an average is struck the average size of a holding comes to about 2 acres.

The betel-leaf garden has an average size of about 3 or 4 guntas each. But in this case the average income per acre is Rs. 300 annually, but it must be remembered that garden cultivation of this particular kind requires attention and labour continuously throughout the year. Leaving aside betel-leaf garden it may be stated that 75 per cent of the cultivators have holdings less than 5 acres in extent each or to be exact 4.9 acres. Dr. Keatings, author of *Rural Economics*, is of opinion that an economic holding of good dry land with an Indian ryot's standard of life would be of the size of between ten to fifteen acres. Judged by the standard it must be said that by far the larger number of holdings cannot even under the most favourable circumstances either give full occupation to their owners or give enough sustenance to them to last for the whole year.

SECTION IV.

Live-Stock and Agricultural Implements.

The subject of agricultural industry may now be considered. The methods of cultivation have not materially altered from time immemorial. The same methods of ploughing, reaping and sowing

as existed in the days before the development of modern science are still prevalent. The implements that the ryots are using can be said to be efficient as far as they go but taking into consideration the great advances made by the application of scientific methods to agriculture the Mysore ryot in common with his brethren in other parts of India sadly stands in need of much enlightenment on his occupation in spite of the stimulus attempted to be given by the Agricultural Department for the improvement of agriculture. The disappointing pace at which improved agriculture moves is chiefly due to the ryot's poverty resulting from his ignorance and to the fragmentation of holdings necessarily caused by lack of other openings to earn a livelihood. Each petty cultivator cultivates only a small piece of land and the income that he derives from it is barely sufficient to keep his body and soul together till the next harvest. Many other items of expenditure he has to meet from borrowed money forming a charge on his already attenuated holding.

In this connection the remarks of Sir Henry Cotton may be quoted with advantage: "The native cultivators of India are too poor to be able to adapt the scientific machinery which English experience suggests. They are told to plough deeper, to do more than scratch the soil. But it is forgotten that the cattle with which they plough are incapable of deep ploughing. We tell them to enrich their fields with manure and that the produce of the land would be augmented by its use. No doubt it would. The ryots do utilize manure as much as they can in the way of simple forms of manure, but they can no more afford to procure the expensive manures with which we are so familiar than they can afford to plough with elephants. I do not know whether the poverty of the people does not always obtrude as a permanent obstacle to improvement."

The implements that are used in cultivation are the following :—

1. The plough.
2. Haluve (ಹಲುವೆ).
3. Heggunte (ಹೆಗ್ಗುಂಟೆ).
4. Kirugunte (ಕಿರುಗುಂಟೆ).
5. Spade.
6. Mamoti.
7. Sickle.

The required quantity of iron is purchased at Mysore or at some other convenient centre and the village blacksmith makes the necessary implements. The plough and other wooden implements are all locally made by the village carpenter. Some of the ryots themselves have become carpenters as the work does not

involve so much of worry as that of a smith. One plough is said to be enough for cultivating 5 to 6 acres of dry land and 2 of wet land.

A few people who have purchased strong bullocks use English ploughs. A country plough with a pair of bullocks and a workman can be hired at annas 5 a day made up of 5 hours generally from 7 A.M. to 12 noon.

The following table gives the statistics relating to the live-stock of the village :—

Bullocks	406
Cows	183
He-buffaloes	2
She-buffaloes	32
Horses	8
Sheep	388
Goats	195
Pigs	15

Out of 406 bullocks only about 50 are said to be of good breed and these are mostly used to draw carts. Some of the cows also are used for ploughing and to draw carts of comparatively light weight. Cows yielding milk are not allowed to work in the fields. She-buffaloes are kept for milking only. They yield more milk than cows and the quality of the milk also is richer. Milk of she-buffaloes is used mainly for extracting butter. Among the ryots if the calf of the cow is a male calf the mother is not generally milked ; but if the calf happens to be a female calf the milk is almost all drained without regard to the calf. The calves of buffaloes are much neglected and usually die very young. She-buffaloes are milked even if the calves die. In houses of Brahmins where cows are kept for milking much care is taken to feed the animals during the milking period. Green grass, grains, cocoa-nuts, cotton seeds, husk are all given to the cow. These are comparatively expensive and hence are not used by the ryots. Bullocks of good breed meant for drawing carts are fed with straw and boiled horsegram, while others meant for draught work have to be content with insufficient feed.

Stalks of jolam, straw of ragi and paddy form the chief food of all animals. Green grass is given during rainy season when it is available. In summer date leaves are given when there is not enough straw.

Old and disabled animals are sold at shandies where they are purchased mostly for slaughter.

Though bullocks are the chief suppliers of power to the agricultural industry, both feeding and breeding are much

neglected in the village. The breeding is entirely left to accident. There is not even one high class breeding bull in the village though it is of prime necessity. The quality of the cattle is hopelessly deteriorating. The number of live-stock also is not found to be sufficient as the quality is poor and is not properly distributed among all cultivators. There are 200 pairs of bullocks in the village and 1926 acres of cultivable land. It works at 9½ acres of land for a pair of bullocks.

Cattle diseases are treated by the ryots themselves. They diagnose the diseases by some external signs and symptoms. Some kind of herbs are used as medicines and they are secretly brought and crushed well before they are administered so that anyone that sees it may not identify the herb. If the case becomes serious they leave the animal to its own fate and do not generally care to indent on the services of the veterinarian. Only during epidemic seasons when the sickness and mortality become unmanageable by them they avail themselves the advice of a veterinarian.

Excepting the cattle of Brahmins the rest are taken by the owners themselves for grazing. These animals graze on pasture lands from 12 noon till evening and then return home. They are stalled in separate houses where the owners possess a good number of them. Usually such houses have a free access of light and air as a large opening is made in the centre of the house. Most of all the stalls are roofed with tiles and some are covered with cocoanut matting. The walls are made of mud and for rafters and beams cocoanut trees are used.

About 95 per cent of the cattle dung is used as manure. The small quantity used is for household purposes. As almost all the houses are of mudfloor it is considered to be essential to smear the flooring with cowdung and water to keep it free from dust. Though the ryots are careful about dung they allow the urine to go to waste. Dung-pits are usually made a little away from the blocks of houses and are not covered. All the straw, sticks and leaves of the stalls are also carried to the pit. The excretions of sheep and goats are also stocked in the same pit. Another kind of manure used only for wet lands is green manure brought from woods and shrubs as has already been indicated. Oil-cakes are rarely used as manure. Of the castor oil seed grown in the village a small quantity is used to extract oil for household purposes and the rest is sold at shandies, while the cake from the former is used as fuel. The gingelly cakes are given to bullocks. Groundnut is also grown in the village but no oil is pressed from it, the whole quantity being sold in shandies.

SECTION V.

Crops Grown.

The principal crops of the year are recorded in the Pahani by the Shanbhogue. The following table shows what the cropping was for the year 1924-25 :—

Horsegram (ಹುರುಳಿ)	.. ..	400 acres.
Greengram (ಹೆಸರು)	.. ..	370 ,,
Ragi (ರಾಗಿ)	.. .. ..	180 ,,
Jola (ಜೊಳ್ಳ)	.. .. ..	380 ,,
(ಹಲಸಂದೆ)	.. .. ..	30 ,,
Gingelly (ಎಳ್ಳು)	.. .. ..	64 ,,
Avare (ಅವರೆ)	.. .. ..	22 ,,
Castor seeds (ಹರಳು)	.. ..	18 ,,
Groundnuts	.. .. ..	27 ,,
Chillies	.. .. ..	17 ,,
Cocoanut (ತೆಂಗು)	.. .. ..	238 ,,
Betel-leaf	.. .. ..	23 ,,
Paddy (ಬತ್ತ)	.. .. ..	180 ,,
Plantain (ಬಾಳೆ)	.. .. ..	16 ,,

From the above figures it will be clearly seen that nearly 80 per cent of the area is covered by food crops. Next to food crops appear to be oilseeds and cocoanuts covering 18 per cent of the total, and betel-leaf and plantain covering only 2 per cent. Almost all the crops of dry lands with the exception of oilseeds and crops of wet lands with the exception of plantains are meant for home consumption. Plantain, cocoanut and oilseeds are commercial crops usually sold for an immediate money return.

Paddy is grown on wet lands and only a single crop is raised per year on account of inadequate supply of water in the tank. Before sowing, the cultivators give consideration to the sufficiency or otherwise of water in the tank. Those, however, whose lands are nearer to the sluice more or less, sow paddy taking their chance of the tank filling in the coming rains. A few who do not like to keep their lands fallow sow grains and ragi while others whose lands are at a distance prefer keeping their lands fallow.

Before sowing paddy ryots prepare the land by ploughing it when "Mungaru" rains come or the early monsoon showers and also apply to the land a small quantity of manure. They then sow gingelly, horsegram or green gram. When the plants come to a certain height a fresh ploughing is given so that the land may further recuperate by this mixing up of green manure with the soil. A seed bed is prepared and paddy is sown. When the sprouts come up they are transplanted to the land where they are to grow

to maturity. This transplantation process goes by the name of "Nati" in rural language.

Scientific manure is unknown in the place. This is due equally to ignorance as well as to poverty as stated by the people in the village. No one has initiative enough to make the first start of applying scientific manure due more or less to a fear that the experiment may fail and thereby they may lose the year's sustenance. The exhaustion of the soil follows as a natural consequence of this fear.

In this village generally each acre under paddy gets about 5 cart-loads of farm yard manure and from 10 to 15 head-loads of green leaves from jungle trees. It is the opinion of some that much water is wasted in irrigating the land in the wrong belief that excess of water gives larger yield.

The following is the cost of cultivation for an acre of wet land :—

	Rs.	A.	P.
Ploughing, etc.	2	8	0
Manure	1	0	0
Seeds	3	0	0
Nati or transplantation	2	0	0
Weeding	1	0	0
Harvesting	6	0	0
Sundry items	1	0	0
Total ..	16	8	0

The ryot saves some of the expenses given here as that of ploughing when he himself attends to the operation.

The yield is generally from 7 to 8 pallas (1 palla=100 seers) of paddy per acre. At the time of the harvest the price of paddy per palla is about Rs. 8 and at this rate money income per acre will be on an average about Rs. 60. Out of this amount the share of the landlord who has to pay the Government assessment as well as all the cesses comes to about Rs. 30. The remaining amount of Rs. 30 with the straw worth about Rs. 5 forms the cultivator's share of income. Deducting the cost of cultivation which as already stated comes to about Rs. 15 or 16, the net amount left to the cultivator will be about Rs. 20 per acre. This income as may be easily perceived is liable to fluctuation on account of seasonal vicissitudes and variations in ruling prices.

The paddy grown is of three kinds according to the time taken for the crop to ripen generally from 3 to 5 months.

Rotation of crops is ordinarily not resorted to except by well-to-do landlords and even then, when there is proximity to the source

of water-supply. In such instances plantain trees are grown and they continue for three years at a stretch. After the period of 3 years the old plantain trees are removed and paddy is again grown in succession for 2 years.

Plantain cultivation as a matter of fact yields more profit than paddy though it must be said that it requires more attention for a longer period than paddy requires.

Usually 600 to 700 plants are planted on an acre. It is calculated that deducting all the expenses connected with cultivation and supervision each tree brings a return of not less than a rupee for the whole period of three years or Rs. 200 annually. It takes 16 months to yield the first crop of plantains from the time plantation is made. Each tree yields a single bunch of plantains varying from 80 to 125 in number. By the time the first tree withers an offshoot from it will be ready in the second year and similarly in the third year. Only one or two offshoots are allowed to grow into maturity while a number of its companions which also appear along with it are removed so as to afford better nourishment to the single offshoot allowed to grow. No manure is used for plantain cultivation and cattle manure is believed to be injurious to the tree. In one instance oilcakes are said to have been used as manure but the people are somwhat sceptical about its utility to the tree.

Owners of plantain gardens are careful not to cut leaves from the trees when they desire the tree to yield fruit of first quality. Various varieties of plantains there are and the most tasteful of them is known as "ರಸಬಾಳೆ" (Rasabale). It is this variety that is grown on a large scale. For cooking purposes there is a variety known as "ಪಚಪಚಂಗ". Some plants of this class and some of the variety meant for supplying leaves are usually grown in the garden as an additional source of income.

One acre of plantain garden cultivated properly and its produce used economically is said to be enough to maintain a small family. In the first year of plantation vegetables are grown as catchcrops. Some cultivators have been lucky to obtain an income of about Rs. 250 per acre from these catchcrops; generally pumpkins, onions, chillies and vegetables of ordinary consumption are grown. In second and third years all catchcrops are avoided.

The ideal soil for plantains is the medium black soil with a good percentage of sand. About the middle of November the land is dug well to a depth of one foot so that the surface soil goes down and the bottom one exposed upwards. The soil is allowed to dry and at about the end of February pits of $2\frac{1}{2}$ feet square by 2 feet depth are made. Suckers are planted in the pits and watered to begin with by female coolies. After a month or so raised beds are made for every four plants taken together. The beds are

in the form of squares. Channels are made in all the directions either to let water into the garden when there is a necessity for it or to get rid of excess of water during rainy seasons.

The cost of cultivation for 600 plants for the first year is about Rs. 150 which includes wages for digging and preparing the pits to receive the plants, the cost of plants and other items ; for each of the two succeeding years the cost comes to about Rs. 75. If the land is let out on lease for plantain-growing the landlord's share is generally fixed at about Rs. 250 for the full period of 3 years.

The cultivation of plantain trees was not very popular in the village about 15 years ago. A Tamil Brahmin from the Madras Presidency was the first to embark on this cultivation on a large scale. Several of the local landowners are said to have scoffed at him at the time at what they regarded as a profitless venture ; but in the result the experiment proved that the fools that scoffed remained a prey in the end. In subsequent years the landowners began to make plantations in their own lands. The same may be said of groundnut cultivation also which, it is understood, was first started in the village about 3 years ago by a local landowner.

The success of the above experiments may be taken to prove that the ryot is ready to take advantage of new crops and new agricultural improvements to gain more for himself. His so-called conservatism often is a mere figment of other people's imagination. The simple truth is the ryot cannot afford to indulge in experiments to reap remote profit. His immediate necessities are pressing and in the circumstances he prefers following the lead of others and not to be a leader himself.

The success attained in the growth of groundnut and plantain trees has given some encouragement to try other crops such as mulberry and sugarcane though doubts regarding their success still largely exists in the minds of the people.

Next may be taken up cocoanut gardens. Sandy soil is best fitted for this. In an acre of land 40 to 50 trees are grown. Cocoanut plants are fostered with the utmost care for about eight years after they are planted. The plants begin to bear fruit at the age of 10 or 12 years. In some cases it takes even 14 years. During the first two or three years after they begin to bear a good return is not obtained. An average tree gives about 60 cocoanuts per year. Under very favourable circumstances each tree gives more than 100 or 150 cocoanuts. As regards cultivation, garden cultivation is considered to be simpler than wet or dry cultivation. Only three ploughings are made in a year ; and once every year some space round about the tree is dug. If water is available in the tank the gardens are irrigated once in summer. Generally the trees receive no manure. The annual expenses in cash for

ploughing and digging amount to Rs. 6 per acre. The expenses in kind are 5 cocoanuts for every 100 cocoanuts removed from the trees and 4 cocoanuts for removing the rind. When sales take place 110 cocoanuts count as 100 to allow margin for unripe or rotten cocoanuts. The net number left to the owner is 81 for every 100 removed from the trees. The outgrowths of the cocoanut trees are also profitable. The leaves are woven into mats and are used for covering the roofs of huts or sheds. The rind of unripened cocoanuts is used for making ropes. The incursions of monkeys which are numerous in the village damage the yield by their partiality to the cocoanuts when they are tender.

In some gardens there are mango, tamarind and soapnut trees along with cocoanut trees.

The cultivation of betel-vine begins with digging of the land well to a depth of about 1½ feet. Silt removed from tank beds is then mixed with the earth. ಅಗಸೆ and ಪಾರಿವಾಳ (Agase and Parivala) seeds are sown in rows, as the trees sprouting from them come up to a good height in a year or two. These trees are meant to afford shelter to the betel-vine and support the creepers. After these trees reach a certain height betel-vine cuttings are planted in rows 4 to 6 inches from one another. With the help of small sticks creepers are directed towards the supports. Manure is applied in suitable quantities and at different periods. The plants are watered on every alternate day when there is no rain. After a year, leaves are removed. Twenty leaves form a Kavalige (ಕವಳಿಗೆ) and ten such Kavaliges bundled together make one Kattu (ಕಟ್ಟು). There is a demand from outside for leaves that are coloured yellowish green while blackish green leaves which do not present a good appearance are consumed in the village itself.

SECTION VI.

Agricultural Indebtedness.

What has been described in the preceding pages leads us to the question of agricultural indebtedness which is an important factor in the study of rural economics. In this connection a few extracts may be quoted from Sir F. A. Nicholson's report on Agricultural Banks and from the report of the Famine Commission of 1880 as the facts and figures given in this monograph confirm to a very large extent the observations contained in these extracts.

"The history of rural economy alike in Europe, America and India has no lesson more distinct than this—that agriculturist must and will borrow. The necessity is due to the fact that an

agriculturist's capital is locked up in his land and stock and has to be temporarily mobilized, hence credit is not necessarily objectionable nor is borrowing necessarily a sign of weakness. As a matter of fact the agricultural classes all over the world are in a state of extreme indebtedness due very largely to causes outside the demands of agriculture such as poverty, ignorance, carelessness, the laws of inheritance, foreign competition, seasonal disasters and epidemic diseases and the demands of usury."—*Nicholson.*

"The origin of debt among the landed classes is traceable to various causes among which the most prominent are the failure of crops from drought, expenditure on marriage or other ceremony, general thriftlessness, and improvident use of sudden inflation of credit, the exactions of an oppressive body of middlemen and administrative errors such as unsuitable revenue settlements, and debts once incurred very rapidly grow with exorbitant rates of interest. In so far as the causes of indebtedness lie in the inherited tendencies of the people such as want of forethought and readiness to promise anything to secure present gratification no remedies are possible except through the spread of education, the gradual growth of provident and self-sufficing qualities under the influence of painful experience and the success of the stronger and thriftier individuals in the struggle for life."—*Famine Commission.*

Due to some cause or other about 75 per cent of the people in the village are involved in debts. Out of 480 families in the village nearly 350 have got debts. Even according to a rough estimate made in consultation with experienced people of the village the total amount of mortgage debts comes to Rs. 35,000. This somehow seems to agree with the figure that can be derived by calculating according to expert's method in which the indebtedness of a village is taken to be 17 times the land revenue of the village out of which $\frac{2}{3}$ forms mortgage debts. The land revenue of the village is Rs. 3,000 and 17 times that would be Rs. 51,000. According to this method of calculation the amount of mortgage debts comes to Rs. 34,000. Debts obtained on mortgage security carry not less than 15 per cent interest per annum. The interest sometimes varies between 15 and 24 per cent and cases of 12 per cent and below are rare. Interest is taken in the form of field produce also in which case 4 pallas of paddy or any other kind of foodgrain are charged for Rs. 100 on mortgage security.

There is a co-operative society in the village but its progress has not been much, hampered as it is on the one side by the greediness of a few money-lenders who are able to command large resources and on the other side by the ignorance and improvidence of the borrowing folk who are at best content with the days evil as they arise.

The condition of the society as on 30th June 1924 is indicated below :—

Number of Members	..	..	30
Share Capital	..	..	Rs. 175 9 3
Loans from Central Banks	..	..	,, 0 0 0
Deposits	..	..	,, 0 0 0
Other Items	..	..	,, 21 4 6
Total Working Capital	..	..	,, 661 0 6
Working Expenses	..	..	,, 11 10 0
Net Profits	..	..	,, 30 4 2
Reserve Fund	..	..	,, 77 13 0

A word may here be said about the Land Improvement Loans Act. Two or three people of the village have taken this loan. Most of the people do not seem to know the existence of this regulation, and out of those that know many, it is understood, do not resort to it as they feel that the procedure is cumbrous.

SECTION VII.

Miscellaneous.

From a sanitary point of view the village may be fairly accepted as a healthy one. It is now 12 years ago that plague visited the village. Malaria is not generally prevalent and cholera makes its appearance at rare intervals. The village, however, has its share of ordinary ailments.

Small-pox occasionally breaks out in an epidemic form but prejudice much prevails against vaccination and the vaccinator when he visits the village has often little success in his attempts to vaccinate the unprotected children of the village.

Medical assistance is rendered by an Ayurvedic Doctor maintained by the District Board. There are several untrained indigenous doctors in whom the village people have faith. One of the untrained doctors uses western drugs. There is a midwife who attends to labour cases as far as she is able to do.

When epidemics prevail it is also usual among the people to arrange for special worship to the village Goddess Aladamma.

There are two incomplete middle schools in the village. One is meant for boys and the other for girls. A third has recently been sanctioned exclusively for the Panchamas. At the time of the enquiry the strength of the boys' school was 78 and that of the girls' 20. There are five teachers in the boys' school and two in the girls' school of whom one teaches singing also. These two schools if properly attended should on an average contain about 150 boys

and about 100 girls respectively. In the village there are only five persons who have a claim to be called learned in the higher branches of Sanskrit knowledge.

It may be interesting to know how some of those belonging to this village who have learnt English, have engaged themselves in life. Of the three persons who have taken the B.A. degree, one is employed as the Principal of the Training College at Mysore; the second is an Assistant Inspector in the Education Department and the third has taken private service and is employed in the Mysore Provincial Co-operative Bank. Of those who have not proceeded up to the degree but have completed the School Final Course, one after passing the Entrance Examination of the Mysore University successfully completed the L.M.P. course and has settled down as a private medical practitioner at Nanjangud. Of the remaining five one is employed as a Sub-Registrar; two are employed on the Mysore Railways; one is a trader at Mysore and one after completing a technical course in weaving in Bombay has taken employment in one of the mills there.

Notwithstanding these shining lights of the village as they may be called, illiteracy among the masses is very common and it is calculated that not more than four per cent of the total population of the village may be called literate including even those who can merely sign their names.

There is a Village Panchayat to look after the village welfare work. Below is given a statement of income and expenditure of the Village Municipality: —

Income	Rs.	A.	P.	Expenditure	Rs.	A.	P.
House tax ..	390	0	0	Sweepers	336	0	0
Shops	183	0	0	Bill Collector's Pay ..	120	0	0
Vacant sites ..	91	4	0	Contingencies ..	12	0	0
Miscellaneous ..	6	4	0	Lighting	180	0	0
Cattle Pound ..	29	8	0	Commission, etc. ..	15	0	0
Total ..	700	0	0	Total ..	663	0	0

There are several temples in the village and the most noticeable of them being those of Sri Lakshmikanta—a Vaishnavite deity, Someswara—a Saivite deity and Kivalya Devi—a Shakti deity. A monthly grant of Rs. 55 is made to the Lakshmikanta temple by the Muzrai Department. This grant has been supplemented with a fund contributed by the people of the village. The deities—Lakshmikanta and Kivalya Devi—are the home deities of some of the Ursu families. Her Highness the Maharani (late Regent) of Mysore is stated to have visited these temples two years

ago and Śirdar Lakshmikantaraj Urs has recently purchased a large extent of cultivated land and presented it to the temple of Kivalya Devi. He has improved the temple also considerably. Once a year the car festival of Sri Lakshmikanta is celebrated when a large number of people from the surrounding country and from some distance also congregate at the place.

APPENDIX.

A Few Family Budgets.

The Budget of a Brahmin Family for 1925—26.

Family A.—Brahmin.

The inmates consist of 2 males, 3 females, 3 girls and a boy. They own landed property scattered in different villages as is shown below :—

			Acres	Gun.
Kalale	Wet	.. ..	5	27
	Dry ..	.. ..	6	39
	Garden	.. ..	4	13
	,,	.. ..	2	14
	,,	.. ..	1	18
Hosahalli	Garden	.. ..	2	12
Dyavarsanahalli	Wet	.. ..	0	33
Hedathale	Dry ..	.. ..	1	38
Navilur	Dry ..	.. ..	1	15
	,,	.. ..	2	15
	,,	.. ..	5	14
	,,	.. ..	7	33
	,,	.. ..	5	3

They pay an assessment of Rs. 72 per annum.

Live-stock.—8 cows and 4 calves.

Out of the two male members, one has passed the Lower Secondary Examination and the other has studied up to the Lower Secondary. Two ladies have read up to 4th class.

Dry lands leased on Vara tenure and the bagayat on Guttige. Excepting 14 acres and 25 guntas of dry lands the rest were cultivated. From dry lands they got 1 palla of ragi, 7 pallas of jola, 1 palla of kottambari seeds and grams worth Rs. 24. The produce was sold to Teligas after the harvest.

Income		Expenses	
Rs. A. P.		Rs. A. P.	
600 0 0	Lands	72 0 0	Assessment
180 0 0	Govt. Employment	50 0 0	Jatra, etc.
120 0 0	Money-lending	50 0 0	Fodder, etc., for the cattle
		400 0 0	Household expenses
900 0 0	TOTAL	150 0 0	Cloths
		180 0 0	Payment of interest, etc.
		902 0 0	TOTAL

DEBTS OF THE FAMILY.

	Year	Amount taken	Rate	Paid towards Principal or interest	Balance towards Principal	Balance towards interest	Security
		Rs. A. P.		Rs. A. P.	Rs. A. P.	Rs. A. P.	
A money-lender	1920	400 0 0	18%	100 0 0	300 0 0	150 0 0	Land.
Co-operative Society	1922	100 0 0	..	25 0 0 (Interest)	100 0 0	15 0 0	Personal.
Srinivasa Bank at Nanjangud.	1922	100 0 0	..	60 0 0 (Principal)	40 0 0	30 0 0	Land.
Nattukotti Bank, Nanjangud.	1924	225 0 0	18%	25 0 0	200 0 0 (Principal)	..	Personal.
Private.	1926	50 0 0	12%	..	50 0 0	..	Do.
Sundry debts.		100 0 0	..	..	..	..	Do.

These debts are stated to have been incurred for marriage, etc., and also for fulfilling the obligation when he stood a surety for a friend who failed in his obligations.

How to repay the debts in the course of 10 or 15 years—to augment the increase of produce from dry lands and to obtain loans at cheaper rates of interest and with facilities for easy repayment.

Family B.—Brahmin.

The inmates consist of one male, 1 female, 1 boy and a girl. The family owns 1—35 of wet and garden lands in Kalale village, assessed at Rs. 7—15—6. The male member has read up to the Lower Secondary and the female up to 4th class. 2 cows are maintained in the house. The lands are cultivated by the owner himself. On one acre, plantain trees were grown and on 35 guntas chillies and cocoanut trees. From plantain trees he got 300 rupees last year and from other garden produce Rs. 50. He is an Ayurvedic Doctor and also a singing master in the girls' school. For these services he is paid Rs. 300 annually and his income from other sources amounts to Rs. 50.

Income				Expenses			
Rs.	A.	P.		Rs.	A.	P.	
300	0	0	Plantains	7	15	6	Assessment
50	0	0	Garden produce	1	0	0	House tax
300	0	0	Occupation	50	0	0	Agriculture
50	0	0	Other sources	25	0	0	Jatra, etc.
				260	0	0	Household
700	0	0	TOTAL C. O.	15	0	0	Fodder for cattle
				60	0	0	Cloths

Income				Expenses			
Rs.	A.	P.		Rs.	A.	P.	
700	0	0	B. F	75	0	0	Payment of interest
				175	0	0	Payment of debt
				60	0	0	Watchman's pay for the plantain garden
700	0	0	TOTAL	728	15	6	TOTAL

DEBTS TO BE PAID.

	Land and house mortgaged		Balance towards Principal
A money lender at Nanjangud 6 years ago	240 0 0	Interest at 3 pallas of paddy per cent per annum	Interest fully paid 140 0 0
Village Society	40 0 0		
	25 0 0	at 36% per annum	Paid
Sundry debts	70 0 0	at 36% ,,	Discharged
Newly borrowed	50 0 0	at 36% ,,	

Debts were incurred on account of drought, marriage, etc. Since all the debts are taken at heavy rates of interest it has been found difficult to discharge the debts though leading a frugal life.

Family C.—Brahmin.

One male, 2 females and 4 boys.

	A.	G.
Wet	1	10
Dry	6	9
,, ...	6	8
,, ...	5	34
,, ...	1	6
,, ...	5	38
Garden ..	2	22

One adult male and one boy have passed the Lower Secondary Examination.

Live-stock.—3 cows and 2 calves.

Lands leased on Vara system. From wet lands 8 pallas of paddy were obtained and the other lands excepting garden yielded no produce for want of timely rains.

Paddy was not sold.

Income				Expenses			
Rs.	A.	P.		Rs.	A.	P.	
240	0	0	Govt. Service	42	0	0	Land Revenue
100	0	0	Lands	100	0	0	Cloths
50	0	0	Other items	200	0	0	Foodstuffs
				100	0	0	Other items such as Jatra, cows' food, interest payable, etc.
390	0	0	TOTAL	442	0	0	TOTAL

The excess of expenses over income was adjusted out of borrowed money.

DEBTS.

Rs.	A.	P.	
300	0	0	taken 3 years ago, @ 18%. Interest paid.
100	0	0	sundry debts @ 6 pies per rupee per month.

Debts were incurred for building a house and for meeting the excess family expenditure.

Family D.—Urs.

2 males, 2 females, 2 boys, 2 girls and 1 farm servant. 2 males and 2 females know to read and write.

LANDS.

Dry	5	7	1 plot
,,	6	24	
,,	5	17	
Wet	1	27	1 plot
,,	1	23	
Bagayat	2	2	
,,	1	23	

Live-stock.—2 oxen, 4 cows, 1 she-buffalo, 3 calves.

A portion of the garden was leased on Guttige and the rest cultivated by himself. Wet and dry lands also had been cultivated under his own management.

From dry lands he got 4½ pallas of jola, 1 palla of ragi, 50 seers of ಹುರುಳಿ, 75 seers of ಹೆಸರು, 80 seers of ಅಲಸಂದೆ, 40 seers of ತೊಗರಿ, 40 seers of ಉದ್ದು, 20 seers of ಅವರೆ and 60 seers of ತೊಗರಿ.

Income				Expenditure			
Rs.	A.	P.		Rs.	A.	P.	
159	0	0	Dry land	62	3	9	Assessment
200	0	0	Bagayat	488	0	0	Household
300	0	0	Plantain garden	30	0	0	Agriculture
				48	0	0	Interest on loan
659	0	0	TOTAL.	628	3	9	TOTAL.

Sundry debts Rs. 200 at 24% per annum Mortgage debts were discharged from income from plantain garden.

Family E.—Lingayat.

2 males and 2 females. 1 male passed the Lower Secondary Examination and the other read up to the 3rd class.

	A.	G.	
Dry	3	1	
Wet	1	18	
Bagayat ..	2	2	
Dry	2	24	
Bagayat ..	2	13	¼ of these plots belongs to the family.
,, ...	2	7	
,, ...	1	38	
,, ...	1	39	
Wet	0	33	
Bagayat ..	2	31	
,, ...	1	10	

Lands were leased on Vara and Guttige and all the lands were cultivated. Besides owning lands he is a shop-keeper also.

Live-stock.—3 cows.

From dry lands 4 pallas of jola, 2 pallas of ಹುರುಳಿ (Horse-gram), and 2 pallas of ಹೆಸರು (green gram) and from wet lands 12 pallas of paddy were obtained. The Guttige for cocoanut garden was Rs. 12. The produce of the dry lands was sold immediately after the harvest.

Income				Expenditure			
Rs.	A.	P.		Rs.	A.	P.	
211	0	0	From lands	25	8	0	Assessment
250	0	0	From trade	310	0	0	Household
				10	0	0	Jatra, etc.
461	0	0	TOTAL.	25	0	0	Cultivation expenses
				50	0	0	Cloths
				50	0	0	Interest
				468	8	0	TOTAL.

Debts of Rs. 400 from a money-lender at Nanjangud taken 5 years ago @ 12 % per annum and another of Rs. 125 taken 2 years ago @ 12% per annum—on mortgage security.

The debts were taken for marriage and litigation expenses.

He has planted 125 cocoanut plants in one of the fields and expects that the trees will begin to bear in about 2 years. From the income from these trees he hopes to discharge the loans.

Family F.—Nattuva.

2 males, 2 females, 3 girls and 1 farm servant. One male member has read up to 4th class and the other up to 3rd class. A girl is attending the school. Lands are situated in a village by name Hoskote near Kalale. 31 acres and 3 guntas are in one

plot and 5-32 guntas in another plot. All are dry lands. The head of the family is a shop-keeper also.

Live-stock.—3 bullocks, 10 cows and calves.

10 acres had been cultivated under his own management and the rest leased on Vara tenure.

Produce from lands.—20 pallas of jola, 20 pallas of ragi, 20 pallas of horsegram, 3 pallas of gingelly, 4 pallas of green gram, 30 maunds of chillies, 4 pallas of castor seeds, 2 pallas of ಅವರೆ, 4 pallas of ನವಣೆ. These were sold at Mysore at favourable rates.

Income from trade Rs. 500.

Income				Expenditure			
Rs.	A.	P.		Rs.	A.	P.	
968	0	0	Lands	35	2	0	Assessment
500	0	0	Trade	5	0	0	House tax
				4	0	0	Shop tax
1,468	0	0	TOTAL	250	0	0	Household
				500	0	0	Other items
				100	0	0	Jatra, festival, etc.
				60	0	0	Cultivation expenses
				80	0	0	Litigation
				20	0	0	Medical
				1,054	2	0	TOTAL

He had a sum of Rs. 3,000 which he spent for building a house and now has got two debts taken from Nattukoti and one other Bank at Nanjangud.

Family G.

Belongs to Parivara caste in Doddatorageri section. 2 males, 1 female, 3 boys and 3 girls and 2 farm servants: 1 boy has passed L. S. Examination and the other two are attending the school.

Lands are situated in two different villages and cultivated by the owner himself.

	A.	G.
Garden ..	8	5
Dry	4	22

Live-stock.—25 sheep, 2 cows and 4 bullocks.

From cocoanuts in the garden he got Rs. 200, from dry lands 16 pallas of jola, 6 pallas of ragi, 3 pallas of ಕಡಲೆ, 2 pallas of ಕೊತ್ತಂಬರಿ, 2 pallas of ಹೆಸರು, 6 maunds of ಮೆಣಸಿನಕಾಯಿ, 10 khandies of tamarind. The produce were sold to Teligas.

Income				Expenses			
Rs.	A.	P.		Rs.	A.	P.	
332	0	0	Dry lands	20	8	0	Assessment
200	0	0	Garden	2	0	0	House tax
25	0	0	Pay in temple	300	0	0	Household
50	0	0	Purchase and sale of sheep	19	0	0	Jatra, etc.,
				36	0	0	Servants
200	0	0	Trade	50	0	0	Cloths
				25	0	0	Festival
807	0	0	TOTAL	452	8	0	
				330	0	0	Interest
				782	8	0	TOTAL

Debts under Mortgage Security.—

Money-lender at Kalale, 2 years ago, Rs. 1,000 at 18 per cent.

Money-lender at Nanjangud, 6 years ago, Rs. 1,000 at 15 per cent.

Debts were incurred for marriage, years of drought, etc., at heavy rates of interest and remain unpaid.

Family II.

PARIVARA—IN DODDATORAGERI SECTION.

3 men, 7 women, 2 boys and a girl. One male member has read up to the 4th class.

Live-stock.—4 oxen, 8 cows, 35 sheep and goats.

	A.	G.
Dry	8	15
,, ...	2	14
,, ...	10	20
Betel-vine ..	0	8

Except 3 acres of dry lands the rest cultivated by the members of the family. He had cultivated a small portion of wet land on Vara tenure and got 3 pallas of paddy from it. On dry lands ragi, jola, ಹುರುಳಿ, ತೊಗರಿ, ಎಳ್ಳು, ಹರಳು were grown. Except ragi and jola the rest were sold.

Income				Expenses			
Rs.	A.	P.		Rs.	A.	P.	
259	0	0	From lands	11	0	0	Assessment
120	0	0	Sale of milk, butter, sheep, goats, etc.	320	0	0	Household
				100	0	0	Cloths
				100	0	0	Festival
379	0	0	TOTAL	531	0	0	TOTAL

Without payment either towards principal or interest the expenses went up to Rs. 531.

Debts under Mortgage Security.—

Rs. 300 from money-lender, 8 years ago, at 15 per cent.

Rs. 100 from another money-lender 3 years ago, at 18 per cent. 3 years' interest on the first debt is paid.

Last year he sold a garden to clear another debt he had.

Family I.

PARIVARA BELONGING TO DODDATORAGERI SECTION.

Males 3, females 2, girls 3, farm servants 2.

Live-stock.—10 bullocks and 3 cows.

Lands scattered in different villages.

	A.	G.
Dry	10	0
,, ...	12	0
Betel-vine ..	0	3
Garden ..	3	21
Dry	4	33
,, ...	4	13

All the lands cultivated by members of the family.

Produce.—Jola 50 pallas, ragi 2 pallas, ಹುರುಳಿ 15 pallas, ಹೆಸರು 2 pallas, ಹಲಸಂದೆ 2 pallas, chillies 2 khandies, gingelly 2 pallas, castor seeds 2 pallas, ಹುಚ್ಚೆಳ್ಳು 2 pallas, groundnuts 12 pallas. Garden Rs. 125, mangoes Rs. 30, betel-vine Rs. 15.

The produce of dry lands were sold to Teligas during harvest season.

Income				Expenses			
Rs.	A.	P.		Rs.	A.	P.	
760	8	0	From dry lands	36	6	6	Assessment
170	0	0	Gardens	6	0	0	House tax
				3	2	6	Cesses
930	8	0	TOTAL	540	0	0	Household
				13	0	0	Jatra, etc.
				48	0	0	Servants
				50	0	0	Feast
				100	0	0	Cloths
				108	0	0	Interest
				904	9	0	TOTAL

Debts under Mortgage Security.—

Money-lender, 2 years ago, Rs. 300, at 18 per cent.

Money-lender, 1 year ago, Rs. 300, at 18 per cent

1 year's interest paid.

Debts were incurred for marriages.

Family J.

BELONGS TO PARIVARA CASTE IN KALLAHALLIKERI SECTION

2 males, 2 females and a boy. One male member has read up to 3rd class and the boy is attending the school. Lands are situated in two villages. In Kalale he has a cocoanut garden fetching a Guttige of Rs. 70 per annum, a betel-leaf garden yielding about Rs. 40 worth of leaves per year and a small extent of wet land. In Karalapura he has 15 acres and 31 guntas of dry land and taken 6 acres of dry land on mortgage in Hedathale. All the lands excepting the cocoanut garden were cultivated by members of the family. The family has kept 4 bullocks and 1 she-buffalo.

Produce from dry lands.—Jola 6 pallas, ragi 7 pallas, groundnut 12 pallas, paddy 5 pallas, halasande (ಹಲಸಂದೆ) 2 pallas, togari (ತೊಗರಿ) 50 seers, green gram 1 palla, horsegram 5 pallas. After the harvest, sold groundnut at Rs. 7-8-0 to a trader.

Income				Expenses			
Rs.	A.	P.		Rs.	A.	P.	
354	0	0	Dry and wet lands	16	0	0	Assessment
70	0	0	Cocoanut garden	200	0	0	Household
40	0	0	Betel-leaf	12	0	0	Jatra, etc.
				20	0	0	Cultivation
464	0	0	TOTAL	100	0	0	Cloths
				25	0	0	Festival
				58	0	0	Interest
				431	0	0	TOTAL

Debts under Mortgage Security.—

Money-lender at Nanjangud, 4 years ago, Rs. 200, at 18 per cent.

Money-lender at Kalale, 2 years ago, Rs. 150, at 15 per cent.

Debts were incurred for marriage and purchase of lands.

Family K.

BELONGS TO PARIVARA CASTE IN KALLAHALLIKERI.

2 males, 3 females, 1 boy and a girl. One male member studied up to 3rd class.

Lands owned by the family.—

	A.	G.
Yechagundlu—		
Bagayat	4	20
(Cocoanut and betel-leaf)		
Kalale—		
Bagayat	5	14
Wet	4	14
Karalapura—		
Dry	3	27
,, ...	3	5
,, ...	8	15
Hedathale—		
Dry	3	6
,, ...	2	0
,, ...	2	0

Live-stock.—4 bullocks and 1 cow.

All the lands excepting the garden in Yechagundlu cultivated by the members of the family. The wet land was fallow on account of inadequacy of water.

Produce from lands.—Jola 12 pallas, ragi 5 pallas, horsegram 7 pallas, halasande (ಹಲಸಂದೆ) 1 palla, togari (ತೊಗರಿ) 50 seers, castor seeds (ಹರಳು) 1 palla, gingelly (ಎಳ್ಳು) 25 seers. All the produce except ragi and jola sold at Mysore.

Income				Expenses			
Rs.	A.	P.		Rs.	A.	P.	
70	0	0	Cocoanut	144	0	0	Household
232	0	0	Dry lands	60	0	0	
100	0	0	Betel-vine	74	6	0	Assessment
				89	0	0	Jatra, etc.
				80	0	0	Cloths
				10	0	0	Cultivation
402	0	0	TOTAL	457	6	0	TOTAL

The expenses however exceeded the income and therefore no interest on debts was paid this year.

Debts under Mortgage Security.—

Nanjangud money-lender, 4 years ago, Rs. 600, at 15 per cent.

Kalale money-lender, 2 years ago, Rs. 100, at 3 pallas of grain.

Kalale money-lender, 4 years ago, Rs. 80 at 3 pies per rupee per month.

Debts were incurred for the purchase of lands situated at Karalapura and Hedathale.

Family L.

PARIVARA IN KALLAHALLIKERI SECTION.

Males 3, females 3, one boy and a girl.

Lands scattered in different places.—

	A.	G.
Kalale—		
Bagayat	0	19
Masage—		
Dry	6	4
,, ...	3	32
Karalapura—		
Dry	5	16
Bagayat	2	13

Excepting garden lands at Masage the rest cultivated by the family members.

Live-stock.—4 bullocks, 2 cows, 12 sheep and 5 goats.

Produce from dry lands.—Horsegram 6 pallas, jola 4 pallas, ragi 2 pallas, togari (ತೊಗರಿ) 1 palla, halasande (ಹುಲಸಂದೆ) 50 seers, chillies 2 khandies.

Produce except ragi and jola sold to Teligars soon after the harvest for payment of interest due to lenders. From wet land which he had taken on Vara system he got 4 pallas of paddy and 50 seers of kadale (ಕಡಲೆ).

Income				Expenses			
Rs.	A.	P.		Rs.	A.	P.	
120	0	0	Purchase and sale of sheep and goats	18	0	0	Assessment
				240	0	0	Household
70	0	0	Cocoanut garden	74	0	0	Jatra, etc.
160	0	0	Dry and wet lands	10	0	0	Cultivation
				100	0	0	Cloths
350	0	0	TOTAL	442	0	0	TOTAL

The excess of expenditure over the income was met with borrowed money. Annually he has to pay a sum of nearly Rs. 216 towards interest and this year he was not able to pay even a portion of it.

Debts under Mortgage Security.—

Kalale money-lender, 9 years ago, Rs. 200, at 18 per cent.

,,	,,	4	,,	,,	500 at 12 ,,
,,	,,	3	,,	,,	125 at 18 ,,
,,	,,	4	,,	,,	50 at 2 pallas of grain.
,,	,,	3	,,	,,	70 at 24 per cent.
,,	,,	1	,,	,,	50 at 1½ pallas of grain per annum.

Nanjangud money-lender, Rs. 25, at 18 per cent.

Chamarajanagar money-lender, Rs. 50, at 18 per cent per annum.

Debts were incurred for marriages, years of drought, etc.

The Mysore Co-operative Propagandist Institute

No. 1, Albert Victor Road, Chamarajapet

BANGALORE CITY

HON. PRESIDENTS:

K. Chandy, Esq., B.A.
P. G. D'Souza, Esq., B.A., B.L.
K. Matthan, Esq., B.A.
M. Zahiruddin Mecci, Esq., B.A.
C. S. Balasundaram Iyer, Esq., B.A.
B. Ramaswamaiya, Esq., B.A.
G. H. Krumbiegel, Esq., F.R.H.S.

CENTRAL INSTITUTE:

President :—Rajakaryaprasakta Rao Bahadur M. Shama Rao, Esq., M.A.
Secretary :—S. Venkatasubbaiya, Esq., B.A.

MYSORE BRANCH:

President :—Lokahitaishi H. Nanjundaraj Urs, Esq.
Secretary—S. Gopalaswamy, Esq., M.A.

MEMBERS OF THE GOVERNING BODY:

Rao Bahadur Dr. C. B. Rama Rao, M.D.
Dr. B. K. Narayana Rao, B.A., M.B., C.M., M.R.C.S., D.P.H., D.O.
A. K. Yegnanarayana Iyer, Esq., M.A., N.D.D., F.C.S.
B. N. Vijaya Deva, Esq., M.A., BAR-AT-LAW.
Dr. M. A. Sampathkumaran, M.A., Ph.D.
M. G. Sreenivasa Rao, Esq., M.A.
C. Hayavadana Rao, Esq., B.A., B.L.
K. Lakshminaranaiya, Esq., B.A., B.L.
H. N. Venkataramanayya, Esq., B.A.
N. V. Kalyanpur, Esq.
D. Venkataramayya, Esq., B.A., L.T.
Beli Seshagiri Rao, Esq.
Saligram Narayana Rao, Esq.
B. Puttaiya, Esq., B.A.
C. Krishna Murthy, Esq.
V. Iyasamy Iyer, Esq., B.E.
M. L. Shama Gowda, Esq.
Adam Shareef, Esq.
S. Puttanna, Esq.
M. S. Puttanna, Esq., B.A.
Modur Lakshminarayanaiya, Esq., B.A.
Dr. M. Royan.

MAIN OBJECTS OF THE INSTITUTE:

1. To organize, educate and help Co-operative Societies.
2. To hold Conferences and undertake investigations and audit work.
3. To publish journals and pamphlets.
4. To arrange for propaganda, lectures and lantern shows.
5. To organize training classes.

The Mysore Provincial Co-operative Bank, Ltd.

No. 1, Albert Victor Road, Chamarajapet

BANGALORE CITY

Constituted as the Apex Bank for the Mysore State in Government Order No. I.C. 1853—C. S. 20-25-3, dated 14/15th September 1926.

DIRECTORS:

Rajakaryaprasakta Rao Bahadur M. Shama Rao, Esq., M.A. (*President*).

Beli Seshagiri Rao, Esq. (*Hon. Secretary*).

M. Zahiruddin Mecci, Esq., B.A., Director of Industries and Commerce in Mysore.

B. Puttaiya, Esq., B.A., Superintendent, Government Printing.

K. Venkatasamiah, Esq., B.A., B.L., Advocate, Nanjangud.

S. Venkatesiah, Esq., B.A., B.L., Advocate and Honorary Organizer of Co-operative Societies, Hassan.

K. Ranga Iyengar, Esq., B.A., LL.B., Advocate, Tumkur.

C. Subba Rao, Esq., B.A., Advocate and President, District Board, Shimoga.

A. Anantha Setty, Esq., Advocate, Chitaldrug.

B. Srinivasa Iyengar, Esq., B.A., Inamdar, Anekal.

CONTROLLERS:

C. Hayavadana Rao, Esq., B.A., B.L., Editor, Mysore Economic Journal.

A. T. Setlur, Esq., L.C.E., Retired Inspector of Mines.

Subscribed Share Capital	...	...	Rs.	3,33,300
Paid-up Share Capital	...	...	„	1,51,300
Reserve Fund ...	...	...	„	52,600
Deposits ...	...	...	„	6,23,200

The Bank receives Fixed Deposits at the following rates of Interest:

6	Months	...	...	@ 5	% per annum
12	„	...	...	„ 6½	„
24	„	...	...	„ 6¾	„
36	„	...	...	„ 7	„
60	„	...	...	„ 7¼	„

Current Deposits are also received at 4% per annum.

For further particulars apply to

The Honorary Secretary,

MYSORE PROVINCIAL CO-OPERATIVE BANK, LIMITED,

BANGALORE CITY

APP. F. VI. Gl.]

SUBJECT.....

.....

.....

Diary No. of letter replied to.....

General and Revenue Secretariat
( )
the 192

Date of issue 12.11.26

Signed by W. V. Khanna

Section C-S.

File No.

Serial No

No. D 3238 9/12/11/26

To The Regr of C-S.

Sir, I am directed to request that four copies of the publication noted in the margin* may kindly be obtained and sent to this office for reference at a very early date.

I have etc.
10/11/26
for Regr. Secy

10/11/26

* Economic Survey of Kalale village, Nanjangud Taluk, Mysore District, published by the Mysore Co-operative propaganda Institute, Bangalore.

List of enclosures.....

Copied by.....

Examined by.....

over

WD 01265—GPB—31,000—24-12-25

3 5

APP. F. VI. Gl.]

SUBJECT.....

.....

.....

*Section C.S.

File No. 48-26

Serial No. 1

*Diary No. of letter replied to.....

No. D 3296 8/13/11/26

To

General and Revenue Secretariat

( )

the *192*

The Regr of C.S.

Sir, I am inviting your attention to Section VI of the publication, "Economic Survey of Kadaka village, Nanjangud Taluk Mysore Dist., by the Mysore Coop. Propagandist Institute Bangalore. I am directed to ~~enquire~~ request that a report as to ~~how~~ the number of times the Coop. Society in the locality was inspected by the Asst. Regr & the Inspector during the

Date of issue 13-11-26

Signed by Dt V Rhoads

List of enclosures.....

Copied by.....

Examined by.....

over

WD 01265—GPB—31,000— 24-12-25

last three years and the reason ~~for the Survey~~ why the Society has ceased to function satisfactorily may be stated at an early date.

I am also to enquire whether the Society could be reinfused with life so as to take over some of the debts of its members & give them a chance of redeeming them.

I have etc.

W
7th 9/11 Secy to Govt
CRO
Dev. Depts
2/11/26.

95

No. 1487 C.S.

Tel. Address:
"CO-OPERT"
BANGALORE

DEPARTMENT OF CO-OPERATION.
GOVERNMENT OF MYSORE.
OFFICE OF THE REGISTRAR OF CO-OPERATIVE SOCIETIES
IN MYSORE.
Dated Bangalore, 15th November 1926

FROM

K. H. RAMAYYA, ESQ., B.A., BAR.-AT-LAW,
REGISTRAR OF CO-OPERATIVE SOCIETIES
IN MYSORE, BANGALORE.

GEN. & REV. SECRETARIAT 16 NOV 1926 2847 DEVELOPMENT BRANCH.

GEN. 16 NOV 1926

To

C. Ranganatha Rao Sahib, Esq., B.A. B.L.,
Secretary to Government, Development Departments,
Bangalore.

Sir,

As desired in your letter No.D.3238 /C.S. dated 12th November 1926 I have the honor to forward herewith four copies of the report of the Economic Survey of Kalale village in the Nanjangud Taluk published by the Mysore Co-operative Propagandist Institute.

I have the honor to be,
Sir,
Your most obedient servant,

K H Ramayya

Registrar.

Bangalore.

2nd November 1926.

My Dear Mr. Shama Rao,

I have read with great interest the report on the Economic Survey of Kalale Village which you kindly sent me. It is a very useful report and I hope that with the help of University students in Economics and others it would be possible to do similar work for other villages.

There are signs here and there of lack of a scientifically trained mind, which will accept only accurate facts. The word "some" e.g., which occurs often is out of place in a scientific report. The figures given for expenditure and income also seem to be approximate. As a first attempt the work is very creditable. I have no doubt that the next report will be even more scientific and will give a good idea of the economic condition of all the families as in some other similar books.

I am aksing Mr. Ramaiya why the Co-Operative Society has not functioned; and the Deputy Commissioners why the Panchayet should not own a good breeding bull and improve the strain of cattle.

Yours Sincerely,

Intd- K. C.

Rajakaryaprasakta Rao Bahadur,
M. Shama Rao, Esq., M.A.,

Copy.

The original was sent to the L-S-G-Branch for taking action re breeding Bulls.

16/11/26.

24595 7

No. 2314 e/s 21

Tel. Address:
"CO-OPERT"
BANGALORE

DEPARTMENT OF CO-OPERATION.

GOVERNMENT OF MYSORE.

OFFICE OF THE REGISTRAR OF CO-OPERATIVE SOCIETIES IN MYSORE.

Dated Bangalore,.....2nd December 1926. 3

RECEIVED FROM SECTT.
3 DEC 1926
To

K. H. RAMAYYA, ESQ., B.A., BAR.-AT-LAW,
REGISTRAR OF CO-OPERATIVE SOCIETIES IN MYSORE,
BANGALORE.

3375

DEVELOPMENT BRANCH
4 DEC 1926
GEN. & REV. SECRETARIAT

C.Ranganatha Rao Saheb,Esq.,B.A.,B.L.,
Secretary to Government of Mysore,
Development Departments, Bangalore.

C.S. 48-26-2

Sir,

With reference to your letter No.D.3296/C.S.48-26-1 dated 13th November 1926 calling for a report on the inspection of the Kalale Co-operative Society in the Nanjangud Taluk, I have the honour to forward, herewith, a copy of report No.1478 dated 27th November 1926 received from the Assistant Registrar, Mysore, in the matter, and to state that it is seen therefrom that the society has been visited thrice by the Assistant Registrar and six times by the Inspector, that its accounts have been audited twice and 3 General Meetings of the society have been held. Inspite of all the steps taken by the Department to improve the working of the society, it has not developed to the extent that it should, partly owing to the conservatism of the local people and partly to the counter influence of the local money-lenders.

I have the honour to be,
Sir,
Your most obedient servant,

K H Ramayya

Registrar.

Encl

Letter No.1478 dated 27th November 1926 from the Assistant Registrar, Mysore Division, to the Registrar of Co-operative Societies in Mysore, Bangalore.

****

With reference to your docket No.1996/CS. dated 15-11-26 calling for a report regarding the working of the Kalale Co-operative Society in the Nanjangud Taluk during the last three years, I have the honour to state as follows:-

The society was registered on 4-5-1914, and at the end of 1921-22 it had a membership of 19, and share capital of about Rs.215/. This amount together with a small sum of Rs.47-14-6, being the reserve fund, formed the working capital of the society. Out of this total amount of Rs.262/- loans were outstanding to the extent of Rs.250-8-0.

A thorough audit of the accounts was made in July 1923. Balance sheets were put up for the previous years, and a general meeting was held for the distribution of dividends for the last 4 years ending 1922-23. Proper instructions were issued for the better working of the society.

Again during 1924, the accounts of the society were audited, defects were rectified, and a general meeting was held for the declaration of dividends for 1923-24. Mr.Kalale Krishna Rao had mismanaged the affairs of the society, and so, another Secretary was got appointed, and the society was again instructed to carry on the transactions in accordance with the byelaws. Steps were also taken for the recovery of long-standing loans. Three suits were got filed. Decrees were granted, and two of them have been executed and satisfied, the third also being partly satisfied. Then steps having been taken, it was expected the society would improve. But enthusiasm was still lacking among the directorate, and they took no active part in the development of the society. The membership fell down and the business of the society did not progress in spite of the steps taken as aforesaid.

During the last three years, the society has been inspected by me thrice and six times by the Inspectors. The accounts of the society have been audited twice during the last three years, and three general meetings have been held i.e., upto the end of the year 1924-25 and the proceedings of two have been received and

and approved in this office, and the proceedings of the third have not yet been received. It is now reported that they were sent to the Inspector. Unfortunately, I am hardly able even to visit each society once in two years.

The society has not been quite dormant but has not developed sufficiently. In their meeting held in September, the Directors have resolved to actively work and develop the society. Some activit is seen since then, and I have also impressed on them the necessity of developing it and its extra usefulness then. It may not therefore be necessary just yet to wind up the society. The General Meeting for 1925-26 is arranged to be held next month, and it may be possible to try and get a more enthusiastic Committee then.

****

" Copy "

Registrar.

APP. F. VI. Gl.]

10

SUBJECT.....

.....

.....

Section C-S.

File No. 48-26

Serial No. 3

Diary No. of letter replied to.....

No. D4996

General and Revenue Secretariat

( )

the *192*

To The Regr of C-S.

Sir, with reference to the correspondence ending with your letter no 23146 dt 3/12/26 regr the affairs of the Kalale Co-op. Soty in the Nanjangud T.K., I am directed to state that the question of improving the working of Societies in localities where there are heavy mortgage debts as in the case of Kalale (series) may be considered at

Date of issue 31/12/26

Signed by Mr. C.E.R

affording relief to people involved in heavy mortgage debt as reported in the Economic Enquiry report

List of enclosures.....

Copied by.....

Examined by.....

over

WD 01265—GPB—31,000—24-12-25

Banks which can issue long term loans and restrictions

re establishment of land mortgage

the next Co-op. Conference,
with special ref^ce to the possibility
of giving relief to the
indebted members
by the estt of Land
Mortgage Banks.

Scheme etc.

UB
22/12

For Secy to Govt
Deptt Depts

HMS
21/12/26.

VS

the operations of co-operative societies by providing short-term credit – maybe considered at the next co-operative conference

GVR
22.12.26